

2017 Federal Reserve System / Conference of State Bank Supervisors (CSBS)
Community Banking in the 21st Century Research and Policy Conference

October 4-5, 2017

All Events at the Federal Reserve Bank of St. Louis Unless Otherwise Indicated

Wednesday, October 4

Arrival and Networking 1:00 p.m.

Welcoming Remarks 2:00 p.m.

Julie Stackhouse, executive vice president,
Supervision, Federal Reserve Bank of St. Louis

Albert Forkner, commissioner, Wyoming Division of
Banking; chairman, Conference of State Bank
Supervisors (CSBS)

Opening Remarks 2:15 p.m.

Janet Yellen, chair, Board of Governors of the Federal
Reserve System

Research Paper Session 1 2:30 p.m.

Supervision, Regulation and Bank Risk

Moderator: Robert DeYoung, Capitol Federal
distinguished professor in financial markets and
Institutions, University of Kansas (KU) School of
Business

Community Bank Discussant: Martin Birmingham,
president and chief executive officer, Five Star Bank,
Rochester, N.Y.

*The Effect of Bank Supervision on Risk-Taking:
Evidence from a Natural Experiment*
John Kandrak, Federal Reserve Board of Governors

*Does Bank Supervision Matter? Evidence from
Regulatory Office Closures*
Jens Hagendorff, University of Edinburgh

*Rules and Judgment in the Oversight of Bank
Accounting Practices*
Michelle Neely, Federal Reserve Bank of St. Louis

Break 4:00 p.m.

**Presentation of Winning Case Study and Video
from the 2017 CSBS Community Bank Case Study
Competition** 4:15 p.m.

Introduction: Charlotte Corley, commissioner,
Mississippi Department of Banking and Consumer
Finance; chair-elect, Conference of State Bank
Supervisors (CSBS)

Jeffrey Kelbach, Michael Moore, Jacob Ruocchio-Cole
and Kenan Sprague, University of Akron

Faculty Advisor: Bhanu Balasubramnian, associate
professor of finance, University of Akron

Community Bank Partner: Chuck Sulerzyski, president
and chief executive officer, Peoples Bank, Marietta,
Ohio

Evening Events at Hyatt Regency St. Louis at the Arch
Evening Reception 5:15 p.m.

Dinner 6:15 p.m.

Evening Keynote Address 7:05 p.m.

Cynthia Blankenship, vice chairman, corporate
president and chief financial officer, Bank of the
West, Grapevine, Texas

Thursday, October 5

Breakfast and Networking 7:15 a.m.

Morning Keynote Address 8:15 a.m.

John Williams, president and chief executive officer,
Federal Reserve Bank of San Francisco





Research Paper Session 2 9:00 a.m.

Factors Influencing Bank Behavior and Performance

Moderator: Allen Berger, H. Montague Osteen, Jr., professor of banking and finance, Darla Moore School of Business, University of South Carolina

Community Bank Discussant: Kevin Riley, president and chief executive officer, First Interstate Bank, Billings, Mont.

Core Profitability of Community Banks, 1985-2015

Jared Fronk, Federal Deposit Insurance Corporation

Competition and Bank Fragility

W. Blake Marsh, Federal Reserve Bank of Kansas City

Regulatory Asset Thresholds and Acquisition Activity in the Banking Industry

Allison Nicoletti, University of Pennsylvania

Break 10:30 a.m.

Research Paper Session 3 10:45 a.m.

Real Effects of Government Policies

Moderator: Tim Yeager, Arkansas Bankers Association chair in banking at the Sam M. Walton College of Business, University of Arkansas

Community Bank Discussant: Peter Schork, co-founder, president and chief executive officer, Ann Arbor State Bank, Ann Arbor, Mich.

Financial Crises and Filling the Credit Gap: The Role of Government-guaranteed Loans

John Hackney, University of South Carolina

The Real Effects of Geographic Lending Disclosure on Banks

Yiwei Dou, New York University

Color and Credit: Race, Regulation and the Quality of Financial Services

Taylor Begley, Washington University in St. Louis

Lunch 12:15 p.m.

2017 National Survey of Community Banks:

Presentation of Results

1:30 p.m.

Michael Stevens, senior executive vice president, Conference of State Bank Supervisors (CSBS)

Andrew P. Meyer, senior economist, Federal Reserve Bank of St. Louis

Panel Discussion: Community Banking in the 21st Century, 2017 National Survey of Community

Banks and State Roundtables

2:00 p.m.

Moderator: David J. Hanrahan, Sr., president and chief executive officer, Capital Bank of New Jersey, Vineland, N.J.

Futurist Panel:

Brian Graham, chief executive officer, Alliance Partners

Ron Green, chief information security officer and group executive, MasterCard Operation & Technology / Law and Franchise Integrity

Steven W. Streit, president and chief executive officer, director, Green Dot Corporation

Conference Wrap-up

3:00 p.m.

John Ryan, president and chief executive officer, Conference of State Bank Supervisors (CSBS)

Conference Adjourns

3:15 p.m.

